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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Keara First name	First name
	Write the name that is on your government-issued picture identification (for example, your driver's	D Middle name Hall	Middle name
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 1435	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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De	ebtor 1 Keara First Name	D Hall Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1123 Braodway Ave, Apt 3S Number Street	Number Street
		North Chicago Illinois 60064 City State Zip Code	City State Zip Code
		Lake County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are	City State Zip Code	City State Zip Code
	choosing this district	Check one: Over the last 180 days before filling this petition, I have	Check one: Over the last 180 days before filing this petition, I have
	to file for bankruptcy	lived in this district longer than in any other district.	lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Keara	D	Hall		Case number (if kno	own)	
	First Name	Middle Name	Last Name				
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		ef description of each, see <i>N</i> (010)). Also, go to the top of p			C. § 342(b) for Individuals Filing opriate box.	for
8.	How you will pay the fee	more details abo cashier's check, may pay with a c I need to pay the Individuals to Pai I request that m judge may, but is the official pover you choose this	ut how you may pay. Typic or money order. If your attoredit card or check with a perfect in installments. If your your Filing Fee in Install or y fee be waived (You may so not required to, waive your ty line that applies to your	cally, if your corney is some printed unchoose of the corner of the corn	ou are paying the submitting your ed address. e this option, sig Official Form 103 this option only ad may do so onlize and you are u	the clerk's office in your locale fee yourself, you may pay to payment on your behalf, you and attach the <i>Application</i> (A). If you are filing for Chapter by if your income is less than unable to pay the fee in instance Chapter 7 Filing Fee Waive	with cash, ur attorney of for 7. By law, a 150% of allments). If
9.	Have you filed for bankruptcy within the last 8 years?	Ves. District District District		When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known	
11.	Do you rent your residence?	✓ No. Go	ndlord obtained an eviction ju			st You (Form 101A) and file it wi	th

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D Hall Debtor 1 Keara __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Keara
 D
 Hall
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Keara First Name	D Middle Name	Hall Last Name	Case number (if known)	
	estions for Reporting P			
16. What kind of debts do you have?	16a. Are your debts por "incurred by an in No. Go to line Yes. Go to line Money for a busing No. Go to line Yes. Go to line Yes. Go to line Yes. Go to line	rimarily consumer del dividual primarily for a e 16b. e 17. rimarily business debt ness or investment or the 16c. e 17.	personal, family, or househo	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under			erty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,00	0-5,000 1-10,000 01-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio	\$10, 0 \$50,	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million 0,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio	\$10, 0 \$50,	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million 0,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	I begin expensioned this wa	tition and I dealers		e information provided is true and
For you	correct. If I have chosen to file upon title 11, United States under Chapter 7. If no attorney represent out this document, I had I request relief in accord understand making a connection with a bank both. 18 U.S.C. §§ 152	under Chapter 7, I am a es Code. I understand the es me and I did not pay we obtained and read the dance with the chapter false statement, conceauruptcy case can result	ware that I may proceed, if enerelief available under each or agree to pay someone when enotice required by 11 U.S of title 11, United States Colling property, or obtaining ron fines up to \$250,000, or in the state of the stat	ligible, under Chapter 7, 11,12, or 13 in chapter, and I choose to proceed to is not an attorney to help me fill i.C. § 342(b). Ide, specified in this petition. In the property by fraud in more more more more more more more more
	Signature of Debtor 1		Signature of D	
	Executed on3/	/5/2018 MM / DD / YYYY	Executed on	MM / DD / YYYY

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Debtor 1 Keara	D	Hall	Case number (if k	rnown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	ules filed with the petition is incorrect.
attorney, you do not	J	, ,		·
need to file this page.	/s/ Michael Miller		Date	3/5/2018
	Signature of Attorney	for Debtor	M	M / DD / YYYY
	,			
	Michael Miller			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	_			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3122568728	Email address	mmiller@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:							
Debtor 1	Keara	D	Hall				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number (If known)							

Check if this is an	
amended filing	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$6,275.00
1c. Copy line 63, Total of all property on Schedule A/B	\$6,275.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$8,004.00
Your total liabilities	\$8,004.00
Part 3: Summarize Your Income and Expenses	
Guillianzo Four moonie una Expenses	
4. Schedule I: Your Income (Official Form 106I)	\$1,949.76
Copy your combined monthly income from line 12 of Schedule I	
5. Schedule J: Your Expenses (Official Form 106J)	\$1,824.00

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Deb		Keara First Name	D Middle Norse	Hall	Case number (if known)				
Part		Answer These Question	Middle Name as for Administrat	Last Name ive and Statistical Rec	cords				
[S. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes.								
7. w	 What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 								
	8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$1,444.84								
9.	Cop	y the following special cate	egories of claims fro	m Part 4, line 6 of Schedu	ule E/F:				
	From Part 4 on Schedule E/F, copy the following:				Total claim				
	9a. [Domestic support obligations	(Copy line 6a.)		\$0.00				
	9b. T	Taxes and certain other debts	you owe the governr	ment. (Copy line 6b.)	\$0.00				
	9c. 0	Claims for death or personal in	\$0.00						
	9d. S	Student loans. (Copy line 6f.)	tudent loans. (Copy line 6f.)						
		Obligations arising out of a se ity claims. (Copy line 6g.)	paration agreement o	r divorce that you did not re	eport as \$0.00				
	9f. D	Debts to pension or profit-sha	ring plans, and other	similar debts. (Copy line 6h.	.) \$0.00				

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your	case:			
			Hell		
Debtor 1	Keara First Name	D Middle Name	Hall Last Name		
Debtor 2 (Spouse, if fi	ling) First Name	Middle Name	Last Name		
	- That Name				
United Sta	ates Bankruptcy Court for the	Northern	District of Illinois (State)		
Case num	nber				
-	J. Forms 1004/D				Check if this is an
Officia	al Form 106A/B				amended filing
Sche	dule A/B: Prope	erty			12/
category responsib write your	where you think it fits best. le for supplying correct info name and case number (if	Be as complete and accu ormation. If more space is known). Answer every qu	sset only once. If an asset fits in more trate as possible. If two married peopl needed, attach a separate sheet to the estion. Other Real Estate You Own or Ha	e are filing together, both a nis form. On the top of any a	re equally
		•	esidence, building, land, or similar pro		
√	No. Go to Part 2	,	,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
F	Yes. Where is the property?				
		<u>Wh</u> at	is the property? Check all that apply.		claims or exemptions. Put
1.1	Street address, if available, o	r other description	ngle-family home	,	red claims on Schedule D: nims Secured by Property.
	,,	. Dr	uplex or multi-unit building	Current value of the	Current value of the
	-		ondominium or cooperative anufactured or mobile home	entire property?	portion you own?
		҆҆҆ <u></u>	and		
	Number Street	ln ¹	vestment property	Describe the nature o interest (such as fee s	
	City State		neshare :her	the entireties, or a life	
	ony onate	2.p 0000	as an interest in the property? Check	Check if this is co (see instructions)	emmunity property
			ebtor 1 only	Ш	
		☐ De	ebtor 2 only		
		<u> </u>	ebtor 1 and Debtor 2 only		
			least one of the debtors and another		
			information you wish to add about the rty identification number:	is item, such as local	
If you	own or have more than one,	list here:			
4.0			is the property? Check all that apply.		claims or exemptions. Put red claims on Schedule D:
1.2	Street address, if available, o	r other description —	ngle-family home uplex or multi-unit building		ims Secured by Property.
		<u> </u>	ondominium or cooperative	Current value of the	Current value of the
		M:	anufactured or mobile home	entire property?	portion you own?
	Number Street	La	ind	Deceribe the neture o	f
	Number Greet	<u> </u>	vestment property	Describe the nature o interest (such as fee s	simple, tenancy by
	City State		meshare her	the entireties, or a life	e estate), if known.
		Who h	as an interest in the property? Check	Check if this is co (see instructions)	mmunity property
		☐ De	ebtor 1 only	_	
		<u> </u>	ebtor 2 only		
		<u> </u>	ebtor 1 and Debtor 2 only		
			least one of the debtors and another	ta ta un annala en troret	
			information you wish to add about the rty identification number:	s item, such as local	

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Debtor 1	Keara First Name	D Middle Name	Hall Last Name	Case number	(if known)	
	et address, if available, or ot		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	apply.	the amount of any secu Creditors Who Have Cla Current value of the entire property?	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own?
City		Zip Code	Investment property Timeshare Other Who has an interest in the property Debtor 1 only	? Check one.	Describe the nature of interest (such as fee s the entireties, or a life Check if this is co (see instructions)	imple, tenancy by e estate), if known.
9 844	the dellar value of the		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Other information you wish to add property identification number:	about this item,		
	the dollar value of the poly ve attached for Part 1. Wr	ite that number l		uding any entries	s for pages	
Do you ow you own the	•	equitable interes ou lease a vehicle,	st in any vehicles, whether they are also report it on Schedule G: Executo rcycles	-	•	
☐ No ✓ Yes	•	, ,	.,			
3.1	Make Model:	Buick Rendezvous	Who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Year: Approximate mileage: Other information: 2006 Buick Rendezvous	<u>231000</u>	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property? \$1725.00	Current value of the portion you own? \$1725.00
3.2	Make Model: Year:		Who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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tor 1		D		number <i>(if knov</i>		
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the property? Ch			claims or exemptions. P
	Model:		one.			red claims on Schedule
	Year:		Debtor 1 only	Creai	itors vvno Have Cia	aims Secured by Property
	Approximate mileage:	·	Debtor 2 only	Curre	ent value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	entir	e property?	portion you own?
			At least one of the debtors and another	er		
			Check if this is community property	(see		
			instructions)			
3.4	Make		Who has an interest in the property? Ch			claims or exemptions. P
	Model:		one.		•	red claims on Schedule
	Year:		Debtor 1 only	Credi	itors Who Have Cla	aims Secured by Property
	Approximate mileage:	·	Debtor 2 only	Curre	ent value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	entir	e property?	portion you own?
			At least one of the debtors and another	er		
			Check if this is community property	(see		
			instructions)			
Exar			ner recreational vehicles, other vehicles, and ft, fishing vessels, snowmobiles, motorcycle ac		s	
Exar	nples: Boats, trailers, motor No Yes Make		ft, fishing vessels, snowmobiles, motorcycle ac Who has an interest in the property? Ch	ccessories heck Do n	ot deduct secured	· ·
Exar	nples: Boats, trailers, motor No Yes		ft, fishing vessels, snowmobiles, motorcycle ac Who has an interest in the property? Ch one.	heck Do not the a	ot deduct secured mount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motor No Yes Make Model:		tt, fishing vessels, snowmobiles, motorcycle ac Who has an interest in the property? Ch one. Debtor 1 only	ccessories heck Do n the a <i>Credi</i>	ot deduct secured mount of any secu itors Who Have Cla	claims or exemptions. P red claims on Schedule aims Secured by Property
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		tt, fishing vessels, snowmobiles, motorcycle ac Who has an interest in the property? Ch one. Debtor 1 only Debtor 2 only	heck Do not the all Credic	ot deduct secured mount of any secu itors Who Have Cla ent value of the	ured claims on Schedule aims Secured by Property Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year:		tt, fishing vessels, snowmobiles, motorcycle ac Who has an interest in the property? Ch one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	heck Do not the accredit Current entire	ot deduct secured mount of any secu itors Who Have Cla	ured claims on Schedule aims Secured by Property
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		Who has an interest in the property? Chone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	heck Do not he all Credit entires	ot deduct secured mount of any secu itors Who Have Cla ent value of the	ured claims on Schedule aims Secured by Property Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		tt, fishing vessels, snowmobiles, motorcycle ac Who has an interest in the property? Ch one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	heck Do not he all Credit entires	ot deduct secured mount of any secu itors Who Have Cla ent value of the	ured claims on Schedule aims Secured by Property Current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		Who has an interest in the property? Chone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property	heck Do not the an Credit Curre entire	ot deduct secured mount of any secu itors Who Have Cla ent value of the e property?	ured claims on Schedule aims Secured by Property Current value of the portion you own?
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		Who has an interest in the property? Chone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property instructions)	heck Do not the an Credit entire of (see	ot deduct secured mount of any secured items Who Have Clasent value of the e property?	claims or Schedule of the portion you own?
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		Who has an interest in the property? Chone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property instructions) Who has an interest in the property? Ch	heck Do not the an Credit entire of (see	ot deduct secured mount of any secured items Who Have Clasent value of the e property?	claims or Schedule of the portion you own?
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		Who has an interest in the property? Chone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another instructions) Who has an interest in the property? Chone.	heck Do not the an Credit of (see	ot deduct secured mount of any secured items Who Have Clasent value of the e property?	ured claims on Schedule aims Secured by Property Current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		Who has an interest in the property? Chone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another instructions) Who has an interest in the property? Chone. Debtor 1 only	heck Do not the an Credit or (see heck Do not the an Credit or Curre entire or the an Credit or Curre the an Credit or Curre or Curre the an Credit or Curre the Annual Curr	ot deduct secured mount of any secuitors Who Have Clause of the e property? ot deduct secured mount of any secuitors Who Have Clause of the count of any secuitors Who Have Clause mount of any secuitor who have the clause mount of any secuitor who have clause mount of	ured claims on Schedule aims Secured by Property Current value of the portion you own? claims or exemptions. P ured claims on Schedule aims Secured by Property
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the property? Chone. Debtor 1 only Debtor 2 only At least one of the debtors and another instructions) Who has an interest in the property? Chone. Debtor 1 only Debtor 2 only Debtor 3 only Check if this is community property instructions) Who has an interest in the property? Chone. Debtor 1 only Debtor 2 only	heck Do not the an Credit Curre entire an Credit Curre entire an Credit Curre entire e	ot deduct secured mount of any secuitors Who Have Classent value of the eproperty? ot deduct secured mount of any secuitors Who Have Classent value of the	claims or Schedule of the portion you own? claims or exemptions. Pured claims on Schedule of the portion you own? claims or exemptions. Pured claims on Schedule of the current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the property? Chone. Debtor 1 only Debtor 2 only At least one of the debtors and another instructions) Who has an interest in the property? Chone. Debtor 1 and Debtor 2 only At least one of the debtors and another chone. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another check if this is community property Check if this is community property	heck Do not the an Credit Curre entire at Credit Curre entire at Credit Curre entire e	ot deduct secured mount of any secuitors Who Have Classent value of the eproperty? ot deduct secured mount of any secuitors Who Have Classent value of the	claims or Schedule of the portion you own? claims or exemptions. Pured claims on Schedule of the portion you own? claims or exemptions. Pured claims on Schedule of the current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	rs, personal watercraf	Who has an interest in the property? Chone. Debtor 1 only Debtor 2 only At least one of the debtors and another instructions) Who has an interest in the property? Chone. Debtor 1 and Debtor 2 only At least one of the debtors and another one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another one. At least one of the debtors and another one.	heck Do not the an Credit Current or the analysis of the analysi	ot deduct secured mount of any secuitors Who Have Classent value of the eproperty? ot deduct secured mount of any secuitors Who Have Classent value of the eproperty?	claims or Schedule of the portion you own? claims or exemptions. Pured claims on Schedule of the portion you own? claims or exemptions. Pured claims on Schedule of the portion you own the portion of the property of the prope

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Hall Debtor 1 Keara D Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$1300.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Electronics - 3 TV's, 1 Game System, 1 Cell Phone \$1000.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$750.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc Jewelry \$25.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... Cat \$25.00 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3100.00 for Part 3. Write that number here

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D Hall Debtor 1 Keara Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Bank of America - Prepaid Debit \$600.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Deb ⁻	tor 1 Keara	D Middle Noves	Hall	Case number (if known)	
	First Name	Middle Name	Last Name		
20.		orate bonds and other negotial include personal checks, cashiers			
		ents are those you cannot transfer			
	✓ No				
	Yes. Give specific				
	information about them	Issuer name:			
					. <u></u>
21.	Retirement or pension	accounts			·
			, thrift savings accour	nts, or other pension or profit-sharing plans	
	✓ No	-			
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			. ———
		Pension plan:			.
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.	Security deposits and	prepayments			
	Your share of all unused	I deposits you have made so that			
	companies, or others	with landlords, prepaid rent, public	dullines (electric, gas,	water), telecommunications	
	No		Institution name:		
	✓ Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:	w/ landlord		\$850.00
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or t	for a number of years)	
	✓ No				
	Yes	Issuer name and description:			
		-			· -
		-			· · · <u></u>

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Debt	or 1 Keara		D Middle Nome	Hall	Case number (if known)	
24.	First Name		Middle Name	Last Name	ram, or under a qualified state tuition program.	
24.		530(b)(1), 529A(b), and		a quanned ABLE prog	ram, or under a qualified state tuition program.	
	✓ No					
	Yes	Institution name and	description. Sep	eparately file the records	of any interests.11 U.S.C. § 521(c):	
25.	Trusts, equita	able or future interes	ts in property	(other than anything	listed in line 1), and rights or powers	
	exercisable f	or your benefit				
	✓ No					
	Yes. Desc	ribe				
26.				eds from royalties and li		
	No No	orran namos, v	robolico, proces	iodo nom royanioo ara n		
	Yes. Desc	ribe				
0.7	Licenses from		anaval intanci	iblee		
27.		nchises, and other ge Iding permits, exclusive			dings, liquor licenses, professional licenses	
	✓ No					
	Yes. Desc	ribe				
	_					
Mon	nev or proper	tv owed to you?				Current value of the
Mon	ney or proper	ty owed to you?				Current value of the portion you own?
Mon	ney or proper	ty owed to you?				portion you own? Do not deduct secured
	ney or proper					portion you own?
						portion you own? Do not deduct secured
	Tax refunds on No Yes. Give s	wed to you			Federal:	portion you own? Do not deduct secured
	Tax refunds on No Yes. Give s abou	wed to you specific information t them, including whet			Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give s abou you a	wed to you			State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t	wed to you specific information t them, including whet already filed the returns the tax years				portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on No Yes. Give s abou you a and t	wed to you specific information t them, including whet already filed the returns he tax years		support, child support, r	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t	wed to you specific information t them, including whet already filed the returns he tax years		support, child support, r	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t Family suppor Examples: Past	wed to you specific information t them, including whet already filed the returns he tax years	nony, spousal s	support, child support, r	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t Family suppor Examples: Past	wed to you specific information t them, including whet already filed the returns he tax years t due or lump sum alim	nony, spousal s	support, child support, r	State: Local: maintenance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t Family suppor Examples: Past	wed to you specific information t them, including whet already filed the returns he tax years t due or lump sum alim	nony, spousal s	support, child support, r	State: Local: maintenance, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t Family suppor Examples: Past	wed to you specific information t them, including whet already filed the returns he tax years t due or lump sum alim	nony, spousal s	support, child support, r	State: Local: maintenance, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t Family suppor Examples: Past	wed to you specific information t them, including whet already filed the returns he tax years t due or lump sum alim	nony, spousal s	support, child support, r	State: Local: maintenance, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t Family suppor Examples: Past No Yes. Give s	wed to you specific information t them, including whet already filed the returns he tax years t due or lump sum alim specific information	nony, spousal s	support, child support, r	State: Local: maintenance, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount	specific information t them, including whet already filed the returns he tax years t due or lump sum alim specific information	nony, spousal s		State: Local: maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information t them, including whet already filed the returns he tax years	nony, spousal s		State: Local: maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement: sick pay, vacation pay, workers' compensation,	\$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information t them, including whet already filed the returns he tax years	nony, spousal s	ents, disability benefits,	State: Local: maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement: sick pay, vacation pay, workers' compensation,	\$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soc	specific information t them, including whet already filed the returns he tax years t due or lump sum alim specific information specific information	nony, spousal s	ents, disability benefits,	State: Local: maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement: sick pay, vacation pay, workers' compensation,	\$0.00 \$0.00

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Deb ¹	tor 1 Keara	D	Hall	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		vings account (HSA); credit,	homeowner's, or renter's insurance	
	No Yes. Name the insure of each policy and	irance company	pany name:	Beneficiary:	Surrender or refund value:
32.				icy, or are currently entitled to receive	
	Yes. Describe				
33.		parties, whether or not you hamployment disputes, insurance		e a demand for payment	
34.	Other contingent and to set off claims	unliquidated claims of every	nature, including counte	rclaims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets y	ou did not already list			
	✓ No Yes. Describe				
36.		of all of your entries from Par number here		for pages you have attached	\$1450.00
Part	5: Describe Any B	usiness-Related Property	y You Own or Have an	Interest In. List any real estate in Part	1.
37.	Do you own or have a	ny legal or equitable interest	in any business-related p	property?	
	No. Go to Part 6. Yes. Go to line 38.			pc Do	urrent value of the ortion you own? o not deduct secured claims exemptions
38.		or commissions you already o	earned		
	Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		lems, printers, copiers, fax n	nachines, rugs, telephones, desks, chairs, electro	onic devices
	✓ No Yes. Describe				

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Deb	tor 1 Keara	D	Hall	Case number (if known)	
40	First Name	Middle Name	Last Name	waye trade	
40.		equipment, supplies you use in	business, and tools of	your trade	
	No No Deceribe				
	Yes. Describe				
	-				
41.	Inventory				
	✓ No				
	Yes. Describe				
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
	Yes. Give specific	Name	e of entity:	% of ownership:	
	information about				
	them				
43	Customer lists mailing	lists, or other compilations			·
40.		j noto, or other complications			
	No Vee Do your lists i	include personally identifiable info	ormation (as defined in 11	1 I I S C & 101(/114))2	
	Tes. Do your lists i	inolade personally lacritillable line	omation (as defined in 1)	1 0.0.0. § 101(41/1)):	
	☐ No				
	Yes. Desc	cribe			
44.	Any business-related	property you did not already I	ist		
	✓ No				
	Yes. Give specific				
	information				
					
					<u> </u>
		all of your entries from Part 5, er here		or pages you have attached	
<u> </u>					
Part		farm- and Commercial Fis n interest in farmland, list it in Part		ty You Own or Have an Interest In.	
46.	Do you own or have a	any legal or equitable interest	in any farm- or comme	rcial fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47				portion you own? Do not deduct secured claims
					or exemptions
47.	Farm animals Examples: Livestock, p	ooultry, farm-raised fish			
	No				
	Yes. Describe				

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Debt	or 1	Keara First Name	D Middle Name	Hall Last Name	Case	e number (if known)	
48.	Cro	pps-either growing	or harvested				
	✓	No Yes. Describe					
49.	Fai	m and fishing equi	pment, implements, machinery, fix	ctures, and tools o	f trade		
	✓	No Danailea					
	Ш	Yes. Describe					
50.	Fai	m and fishing supp	olies, chemicals, and feed				
	✓	No					
		Yes. Describe					
51.	An	y farm- and comme	ercial fishing-related property you	did not already lis	t		
	~	No					
		Yes. Describe					
			II of your entries from Part 6, inclur here		or pages you ha	ve attached	
						L	
Part 7			pperty You Own or Have an Int		ou Did Not Lis	t Above	
53.			perty of any kind you did not alrea ts, country club membership	dy list?			
	✓	No					
		Yes. Give specific information					
		momadon					
54. A	dd t	he dollar value of a	II of your entries from Part 7. Write	e that number her	e		<u> </u>
Part 8	3:	List the Totals of	f Each Part of this Form				
55. F	art	1: Total real estate	e, line 2			>	
56. p	art	2 total vehicles, lir	ne 5	\$1725.00			
57. P	art :	3: Total personal a	nd household items, line 15	\$3100.00			
58. P	art -	4: Total financial a	ssets, line 36	\$1450.00			
59. F	art	5: Total business-r	related property, line 45				
60. F	art	6: Total farm- and	fishing-related property, line 52				
61. F	art	7: Total other prop	erty not listed, line 54	_			
62. T	ota	l personal property	Add lines 56 through 61	\$6275.00		Copy personal property total	+ \$6275.00
						Copy personal property total P	\$0075.00
63. T	otal	of all property on \$	Schedule A/B. Add line 55 + line 62.				\$6275.00

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Fill in this information to identify your case:							
Debtor 1	Keara	D	Hall				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States B	ankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number (lf known)							

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Claim	n as Exempt		
1.				
	You are claiming state and federal i	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2	2)	
2.	For any property you list on Schedule A	/B that you claim as e	exempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Buick Rendezvous, 2006, 2006 Buick Rendezvous	\$1,725.00	\$1,725.00; \$0.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Line from Schedule A/B: 03			
	Brief description: Used Furniture Line from Schedule A/B: 06	\$1,300.00	\$1,300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?	

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Debtor 1 Keara D Hall Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$1,000.00 description: **✓** \$1,000.00 **Used Electronics - 3** 100% of fair market value, up to any TV's, 1 Game System, 1 applicable statutory limit **Cell Phone** Line from Schedule A/B: 07 735 ILCS 5/12-1001(b) \$25.00 description: **✓** \$25.00 Cat 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 13 735 ILCS 5/12-1001(b) Brief description: \$25.00 **✓** \$25.00 Misc Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 735 ILCS 5/12-1001(a) Brief \$750.00 description: \$750.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$600.00 description: **✓** \$600.00 Checking account, Bank 100% of fair market value, up to any of America - Prepaid applicable statutory limit Debit Line from Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$850.00 description: \$850.00 Security deposit on 100% of fair market value, up to any

applicable statutory limit

rental unit, w/ landlord

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Line from Schedule A/B: Case 18-06193 Doc 1 Filed 03/05/18 Entered 03/05/18 11:50:50 Desc Main Document Page 22 of 69

			· ·			
Fill in this infor	mation to identify your c	ase:				
Debtor 1	Keara	D	Hall			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						
	Form 106D					Check if this is an amended filing
Schedu	ıle D: Credit	tors Who Hav	ve Claims Secur	ed by Prop	erty	12/15
more space is			e are filing together, both are equiper the entries, and attach it to			
1. Do any o	creditors have claims	secured by your propert	ty?			
✓ No. (Check this box and sub	mit this form to the court v	vith your other schedules. You ha	ve nothing else to repo	ort on this form.	
Yes.	Fill in all of the information	on below.				
Part 1: List	All Secured Claims					
for each of	laim. If more than one cre		red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral	Column C Unsecured portion If any

this claim

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Fill in	this inforr	mation to identify your c	ase:			
Debto	or 1	Keara	D	Hall		
		First Name	Middle Name	Last Name		
Debto						
(Spous	e, if filing)	First Name	Middle Name	Last Name		
United	d States B	ankruptcy Court for the:	Northern	District of Illinois (State)		
Case (If know	number vn)			(
Offic	cial F	orm 106E/F				Check if this is an amended filing
Scl	hedu	ıle E/F: Cre	ditors Who	Have Unse	cured Claims	12/1:
other Form claims the en known	party to a 106A/B) a s that are stries in the n).	nny executory contracts and on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At	s or unexpired leases tha cutory Contracts and Un creditors Who Hold Claim	nt could result in a claim nexpired Leases (Official ns Secured by Property.	 Also list executory contracts Form 106G). Do not include an If more space is needed, copy t 	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
1.	Do any cr	editors have priority ur	secured claims against	vou?		
		Go to Part 2.		,		
	Yes.					
l ,	isted, iden As much a	itify what type of claim it as possible, list the claims	is. If a claim has both prior	ity and nonpriority amoun rding to the creditor's nan	ts, list that claim here and show be. If you have more than two price	arately for each claim. For each claim oth priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debto	r 1 Keara First Name	D Middle Name	Hall Last Name	Case number (if known)	
Part 2	-				
3. D	o any creditors have nonprid	rity unsecured clain	ns against you?	e court with your other schedules.	
u If	nsecured claim, list the creditor	separately for each cla	aim. For each claim li	r of the creditor who holds each claim. If a creditor has more sted, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
					Total claim
4.1	AFNI, INC. Nonpriority Creditor's Name PO Box 3517			Last 4 digits of account number 1736 When was the debt incurred? 7/2016	\$305.00
	Number Street			As of the date you file, the claim is: Check all that apply.	
	City Si Who incurred the debt? Che Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this claim rela Is the claim subject to offset	ate Zi ock one. nly s and another tes to a community		Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: Other. Specify	
	Yes				4
4.2	City St Who incurred the debt? Che Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this claim rela Is the claim subject to offse No Yes	ate Zi ock one. Ily s and another tes to a community of	0445 p Code	When was the debt incurred?	\$1.00
4.3		Box 88292 nois 60		Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$5,000.00
	Who incurred the debt? Che Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this claim rela Is the claim subject to offset No Yes	eck one. Ily s and another tes to a community		Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Ticket	

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Debtor 1 Keara D Hall Case number (if known)
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
MBB	— Last 4 digits of account number 4150	\$283.00
Nonpriority Creditor's Name 1550 N NORTWEST HWY STE 403 Number Street	When was the debt incurred? 11/2015	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
PARK RIDGE Illinois 60068 City State Zip Code	— Unliquidated	
Who incurred the debt? Check one.	Disputed	
✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
At least one of the debtors and another	divorce that you did not report as priority claims	
브	Debts to pension or profit-sharing plans, and other similar	
Check if this claim relates to a community debt	debts	
Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL	
✓ No	Other. Specify PAYMENT DATA	
Yes		
MERCHANTS CREDIT GUIDE	— Last 4 digits of account number 4625	\$214.00
Nonpriority Creditor's Name 223 W JACKSON BLVD # 700	When was the debt incurred? 11/2013	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Chicago Illinois 60606	Contingent	
City State Zip Code	Unliquidated	
Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
At least one of the debtors and another	divorce that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	001 Collection; Collecting for	
✓ No	ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
Yes	THINEIT BAIN	
UNIV OF IOWA COMM CU		\$2,201.0
Nonpriority Creditor's Name	Last 4 digits of account number 0041	Ψ2,201.0
825 MORMON TREK BLVD	When was the debt incurred? 3/2017	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
IOWA CITY Iowa 52246	Unliquidated	
City State Zip Code	Disputed	
Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
Debtor 1 only	Student loans	
Debtor 2 only	Obligations arising out of a separation agreement or	
Debtor 1 and Debtor 2 only At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
Check if this claim relates to a community debt	debts	
	Other. Specify InstallmentLoan	
Is the claim subject to offset? No		
Y 110		

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Hall Last Name Debtor 1 Keara First Name Case number (if known) D Middle Name

Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	statistical reporting purposes only. 28 U.S.C. §159.
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$8,004.00
	6j. Total. Add lines 6f through 6i.	6j.	\$8,004.00

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Fill in this information to identify your case:								
Debtor 1	Keara	D	Hall					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)			(,					

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

F	Person or compar	ny with whom you have	the contract or lease	State what the contract or lease is for
2.1	Smith, Carmen Name 1123 Broadway Av	e		Residential Lease, Debtor is Lessee, Year to Year - Residential Lease
	Number	Street		
	North Chicago	Illinois	60064	
	City	State	Zip Code	

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Fill in this infor	mation to identify you	r case:		
Debtor 1	Keara	D	Hall	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for th	e: Northern	District of Illinois	
Case number			(State)	
(If known)				—
				Check if this is an
O.C	- 4001			amended filing
Official	Form 106F	1		
Sabadul	e H: Your Co	- odobtoro		12/15
Scriedui	e n. Your Co	วนยมเบาร		12/13
1. Do you ha	er every question.	f you are filing a joint case, do		of any Additional Pages, write your name and case number (if
✓ No ☐ Yes				
		ou lived in a community pro Mexico, Puerto Rico, Texas, W		Community property states and territories include Arizona, California,
✓ No.	Go to line 3.			
Yes.	Did your spouse, for	mer spouse, or legal equiva	lent live with you at the tim	e?
	No			
	Yes. In which commu	ınity state or territory did you	ı live?	_ Fill in the name and current address of that person.
	Name of your spous	e, former spouse, or legal equ	ivalent	_
	Number Street			_
	City	State	Zip Code	_
again as	a codebtor only if tha	t person is a guarantor or c	osigner. Make sure you h	our spouse is filing with you. List the person shown in line 2 we listed the creditor on Schedule D (Official Form 106D), when D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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Fill in this inf	ormation to identify	your case:						
Debtor 1 Debtor 2	Keara First Name	D Middle Name	Hall Last N				eck if this is: An amended filing	
the:	First Name Bankruptcy Court for	Middle Name Northern	Last N District of Illi (S		i		A rame lided filling A supplement showing post-petiti expenses as of the following date	
Case number (If known)							MM / DD / YYYY	
	Form 106l e I: Your In	oomo						12/15
responsible for information a spouse. If monumber (if kn	or supplying correct bout your spouse. I	t information. If you are f you are separated and attach a separate she of question.	married and your spous	nd n se is	ot filing joir s not filing v	ntly, and you with you, do	and Debtor 2), both are equa ir spouse is living with you, in not include information abou ional pages, write your name	clude ut your
Fill in your information	· employment		Debtor 1				Debtor 2	
If you have attach a se	more than one job, parate page with about additional	Employment status Occupation	Emplo Not Er	nplo			Employed Not Employed	
Include par self-employ	t time, seasonal, or red work.	Employer's name	AirServ	ohtro	e Road NE St	0.1500		
	n may include student aker, if it applies.		Number Str		0.1044.112.00		Number Street	
			Atlanta City		Georgia State	30326 Zip Code	City State	Zip Code
		How long employed there?	11 months	S				
Part 2: Giv	e Details About M	Ionthly Income						
spouse unles	s you are separated.						write \$0 in the space. Include you or that person on the lines below.	
more space,	attach a separate she	et to this form.			For De	ebtor 1	For Debtor 2 or non-filing spouse	
		ry, and commissions (before calculate what the monthly was a second commission of the commission of th		2.		\$1,420.23		
	and list monthly over			3.		+ \$0.00		
4. Calculat	e gross income. Add li	ne 2 + line 3.		4.		\$1,420.23		

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Debi	tor 1Keara First Name		lall ast Name	Case numbei known)	(if	
	THOUTHAIN	inidale raine	ast Namo	For Debtor 1	For Debtor 2 or non-filing spouse	
Co	ppy line 4 here		→ 4.	\$1,420.23		
5. Lis	st all payroll deduc					
58	a. Tax, Medicare, a	nd Social Security deductions	5a.	\$175.80		
5k	o. Mandatory contr	ibutions for retirement plans	5b.	\$0.00		
50	c. Voluntary contrib	outions for retirement plans	5c.	\$0.00		
50	d. Required repaym	nents of retirement fund loans	5d.	\$0.00		
5€	e. Insurance		5e.	\$0.00		
5f	f. Domestic suppor	t obligations	5f.	\$0.00		
50	g. Union dues		5g.	\$47.67		
5h	n. Other deduction	s. Specify:	5h.	+ \$0.00 +		
6. Ad +5h.	ld the payroll dedu	ctions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	\$223.47		
7. Ca	lculate total mont	hly take-home pay. Subtract line 6 from line	4. 7.	\$1,196.76		
8. Lis	st all other income	regularly received:				
88	a. Net income from business, profess	rental property and from operating a sion, or farm				
		t for each property and business showing linary and necessary business expenses, and	8a.	\$0.00		
٩k	b. Interest and divi		8b.	\$0.00		
		ayments that you, a non-filing spouse, or a		ψ0.00		
	Include alimony, s	pousal support, child support, maintenance, , and property settlement.	8c.	\$0.00		
80	d. Unemployment o	compensation	8d.	\$0.00		
86	e. Social Security		8e.	\$0.00		
8f	Include cash assistance the		8f.	\$503.00		
80	g. Pension or retire		8g.	\$0.00		
`		come. Specify: Anticipated Tax Refund	8h.			
		Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +		\$753.00		
		ncome. Add line 7 + line 9. 10 for Debtor 1 and Debtor 2 or non-filing sp	10. ouse	\$1,949.76 +	=	\$1,949.76
In fri	clude contributions ends or relatives.	lar contributions to the expenses that you from an unmarried partner, members of your because already included in lines 2-10 or amou	nousehold, yo	our dependents, your roomn		
Sp 	pecify:				1	1. + \$0.00
		the last column of line 10 to the amount in the Summary of Schedules and Statistical Sun				2. \$1,949.76
						Combined monthly income
13. D	No.	crease or decrease within the year after y	ou file this fo	orm?		
	실 -					
L	Yes. Explain:					

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		Doci	ument Page 31 of 6	59		
Fill in this infor	rmation to identify y	our case:				
Debtor 1	Keara	D	Hall			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	ıg	
United States I	Bankruptcy Court for	the: Northern	District of Illinois (State)		nowing post-peti he following date	•
Case number (If known)				MM / DD / YYYY	,	
Official	Form 106	J				
Schedul	e J: Your E	 xpenses				12/15
information. If (if known). Ans	more space is need swer every question					umber
1. Is this a join	cribe Your Hous	enoid				
	o to line 2					
		n a separate household?				
	No	ra separate nousenoia.				
		ust file Official Forms 106J-2, <i>Expe</i>	ness for Sonarato Household of Do	htor 2		
2 Do you hay	ve dependents?	No	nses for Separate Flouserfold of De	0101 2.		
_	Debtor 1 and	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does depend	lant liva
Debtor 2.	<u> </u>	each dependent	Debtor 1 or Debtor 2	age	with you?	CIII IIVC
			Child	5 years	No.	
			Child	3 years	Yes.	
			Office	<u> </u>	✓ Yes.	
	penses include of people other	√ No				
than yourself an dependent	_	Yes				
		ing Monthly Expenses				
Estimate you	r expenses as of yo of a date after the l	ur bankruptcy filing date unless bankruptcy is filed. If this is a su		· -	•	
	•	non-cash government assistance ded it on Schedule I: Your Income	-		Yo	ur expenses
	I or home ownershi	ip expenses for your residence. It	nclude first mortgage payments an	d	4.	\$310.00
-	luded in line 4:				• •	
4a. Real e	state taxes				4a	\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

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 Debtor 1
 Keara
 D
 Hall
 Case number (if known)

 First Name
 Middle Name
 Last Name

FIISUNAME	Middle Name Last Name		
			Your expenses
5. Additional mortgage payments	for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$0.00
6b. Water, sewer, garbage collecti	on	6b.	\$0.00
6c. Telephone, cell phone, Interne	et, satellite, and cable services	6c.	\$115.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplie		7.	\$700.00
8. Childcare and children's educa	tion costs	8.	\$0.00
9. Clothing, laundry, and dry clean	ing	9.	\$155.00
10. Personal care products and se	rvices	10.	\$120.00
11. Medical and dental expenses		11.	\$69.00
12. Transportation. Include gas, ma Do not include car payments	aintenance, bus or train fare.	12.	\$280.00
13. Entertainment, clubs, recreati	on, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and r	eligious donations	14.	\$0.00
15. Insurance. Do not include insurance deducte	d from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$75.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes ded	ucted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments	:	10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
18. Your payments of alimony, ma	intenance, and support that you did not report as deducted from		\$0.00
	Your Income (Official Form 106I).	18.	
, , ,	upport others who do not live with you.		
Specify:	- Color de discrete de la Color de la Colo	19.	\$0.00
20. Other real property expenses in 20a. Mortgages on other property	ot included in lines 4 or 5 of this form or on Schedule I: Your Income.	200	\$0.00
20b. Real estate taxes.		20a	\$0.00
20c. Property, homeowner's, or re	enter's insurance	20b	\$0.00
20d. Maintenance, repair, and up		20c	\$0.00
20e. Homeowner's association or	·	20d	\$0.00
206. HOMEOWIELS association of	CONTROLLING THE CONTROLLING TH	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1			D	Hall	Case number (if known)		
	First Na	me	Middle Name	Last Name			
21. Othe	r. Spec	fy:				21	\$0.00
22. Calc	ulate y	our monthly expenses.					\$1,824.00
22a. /	Add line	es 4 through 21.					\$0.00
22b.	Copy lii	ne 22 (monthly expenses			\$1,824.00		
22c.	Add line	22a and 22b. The result	is your monthly exp	penses.		22.	Ψ1,024.00
23.Calcu	ulate y	our monthly net income					
23a.	Copy lir	ne 12 (your combined mo	onthly income) from	Schedule I.		23a	\$1,949.76
23b.	Сору у	our monthly expenses fro	m line 22 above.			23b	\$1,824.00
		t your monthly expenses	, ,	ncome.			\$125.76
	The res	ult is your monthly net in	come.			23c	
mor				loan within the year or do y modification to the terms or			

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Fill in this information to identify your case:								
Debtor 1	Keara	D	Hall					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number			(2.0)					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and	
×	/s/ Keara Hall	×	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 3/5/2018	Date	
	MM/DD/YYYY	MM/DD/YYYY	

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Filli	n this info	rmation to id	entify your c	ase:									
Deb	tor 1	Keara First Name		D Middle	Name	Hall Last I	Name						
	tor 2 use, if filing)	First Name	.	Middle	Name	Last I	Name						
Unit	ed States I	Bankruptcy C	ourt for the:	Northern		District of	Illinois						
Case (If kno	e number own)						(State)						
Of	ficial	Form	107									Check if amende	this is a d filing
				I Affairs	for In	dividual	ls Filinc	ı for E	Bankru	ıptcv			04/1
infoi num	rmation. ber (if kn	If more spa own). Ansv	ce is neede ver every qu	d, attach a ser iestion.	arate sl	neet to this fo	orm. On the					oplying correct ur name and ca	se
Par	til: Give	e Details A	bout Your	Marital Status	and W	here You Liv	ved Before						
1.	What is	your curren	t marital sta	tus?									
		rried t married											
2.	During 1	the last 3 ye	ars, have yo	u lived anywhei	e other	than where yo	ou live now?						
	☐ No ✓ Yes		ne places yo	u lived in the las	st 3 years	s. Do not inclu	de where you	ı live nov	v.				
	Del	btor 1:			Dates	s Debtor 1 live	ed Debto	or 2:				Dates Debtor 2 I there	ived
							s	ame as D	ebtor 1			Same as Deb	tor 1
		3 N Ridgeway mber Street	,		From To	10/2016	Numb	er Street				From	-
	<u>Chi</u> City	cago /	Illinois State	60624 Zip Code			City		State	Zip Cod	de		
							s	ame as D	ebtor 1			Same as Deb	tor 1
		N Avers mber Street			From To	10/2010	Numb	er Street				From	- -
		cago	Illinois	60624			0''			7: 0			
3.	and territo	e last 8 yea r <i>pries</i> include <i>F</i>	Arizona, Califo	zip Code ver live with a s mia, Idaho, Loui hedule H: Your	isiana, Ne	evada, New Me	xico, Puerto R				ory? (Com	munity property st	ates

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Hall

D

Debto	or 1 Keara D	Hall	Case n	umber (if known)	
	First Name Middle	Name Last N	lame		<u> </u>
Part 2	2: Explain the Sources of Your Inc	come			
4. I	Did you have any income from employm Fill in the total amount of income you receiv activities. If you are filing a joint case and you No Yes. Fill in the details.	ent or from operating a be ved from all jobs and all bu	sinesses, including part-time		vears?
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$3200.00	Wages, commissions, bonuses, tips Operating a business	
	For last calendar year: (January 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips Operating a business	\$3100.00	Wages, commissions, bonuses, tips Operating a business	
	For the calendar year before that: (January 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$500.00	Wages, commissions, bonuses, tips Operating a business	
Ir p fi	Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details.				
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	Link	\$1,000.00		
	For last calendar year: (January 1 to December 31, 2017) YYYY	Link	\$6,000.00		
	For the calendar year before that: (January 1 to December 31, 2016) YYYY	Link	\$6,000.00		

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D Hall Debtor 1 Keara Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

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or 1	1 Keara		D	Ha	ıll	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi orp ge	iders include your porations of whic	relatives; a h you are a for a busin	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; part, or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	aranteed or cosigne	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name				-		
	Number Street						
	City	State	Zip Code				
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				

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Hall

D

Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Debtor 1 Keara

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Debt		Keara First Name	D Mide	dle Name	Hall Last Name	Case number (if known)		
11.		hin 90 days before y counts or refuse to n No Yes. Fill in the deta	nake a paymeı			g a bank or financial institution, :	set off any amou	nts from your
					Describe the actio	n the creditor took	Date action was taken	Amount
		Creditor's Name						
		Number Street			Last 4 digits of acco	unt number: XXXX-		
		City S	State Z	Zip Code				
12.		hin 1 year before you ointed receiver, a c			of your property in	the possession of an assignee fo	r the benefit of c	reditors, a court-
	✓	No Yes						
Part	5:	List Certain Gifts	and Contrib	utions				
13.	Wi	thin 2 years before y No Yes. Fill in the deta Gifts with a total value of the person	ails for each gif	t.	u give any gifts with Describe the gifts	n a total value of more than \$600	per person? Dates you gave the gifts	Value
		Person to Whom Yo	u Gave the Gift				3	
		Number Street						
		City S Person's relationship		Zip Code				
		Person to Whom Yo	u Gave the Gift	:				
		Number Street						
		City S Person's relationship		Zip Code				

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ebtor 1	Keara	D	Hall Case number	er (if known)	
	First Name	Middle Name	Last Name		
Wi	thin 2 years before you fi	led for bankruptcy, did	you give any gifts or contributions with a total	value of more than \$600	to any charity?
~	No				
È	I Yes. Fill in the details fo	or each aift or contributi	on		
	Gifts or contributions t		Describe what you contributed	Date you	Value
	that total more than \$6	600		contributed	
	Charity's Name				
	Number Street		-		
			_		
	City State	Zip Code			
	la				
t 6:	List Certain Losses				
	Yes. Fill in the details. Describe the property how the loss occurred		Describe any insurance coverage for the land include the amount that insurance has paid. I	_ist loss	Value of property lost
			pending insurance claims on line 33 of <i>Sched</i>	lule	
			A/B: Property.		
	List Certain Paymen	T			
	No		r credit counseling agencies for services required in		
✓	Yes. Fill in the details.				
	'		Description and value of any property transferred	Date payment or transfer	
				was made	Amount of payment
	Semrad Law Firm				payment
	Person Who Was Paid		Attorney's Fee - 350.00	3/2/2018	
	20 S. Clark Street		Attorney's Fee - 350.00		payment
	Number Street		Attorney's Fee - 350.00		payment
	Number Street		Attorney's Fee - 350.00		payment
	Number Street 28th Floor		Attorney's Fee - 350.00		payment
		is 60603	Attorney's Fee - 350.00		payment
	28th Floor		Attorney's Fee - 350.00		payment
	28th Floor Chicago Illino City State	Zip Code	Attorney's Fee - 350.00		payment
	28th Floor Chicago Illino	Zip Code	Attorney's Fee - 350.00		payment
	28th Floor Chicago Illino City State Email or website address	e Zip Code	Attorney's Fee - 350.00		payment
	28th Floor Chicago Illino City State	e Zip Code	Attorney's Fee - 350.00		payment
	28th Floor Chicago Illino City State Email or website address Person Who Made the P	e Zip Code	Attorney's Fee - 350.00		payment
	28th Floor Chicago Illino City State Email or website address	e Zip Code	Attorney's Fee - 350.00		payment
	28th Floor Chicago Illino City State Email or website address Person Who Made the P	e Zip Code	Attorney's Fee - 350.00		payment
	28th Floor Chicago Illino City State Email or website address Person Who Made the P	e Zip Code	Attorney's Fee - 350.00		payment
	28th Floor Chicago Illino City State Email or website address Person Who Made the P	e Zip Code	Attorney's Fee - 350.00		payment
	28th Floor Chicago Illino City State Email or website address Person Who Made the P	e Zip Code	Attorney's Fee - 350.00		payment
	28th Floor Chicago Illino City State Email or website address Person Who Made the P	Zip Code Sayment, if Not You	Attorney's Fee - 350.00		payment
	28th Floor Chicago Illino City State Email or website address Person Who Made the P Person Who Was Paid Number Street City State	Zip Code Sayment, if Not You Sayment S	Attorney's Fee - 350.00		payment
	28th Floor Chicago Illino City State Email or website address Person Who Made the Person Who Was Paid Number Street	Zip Code Sayment, if Not You Sayment S	Attorney's Fee - 350.00		payment
	28th Floor Chicago Illino City State Email or website address Person Who Made the P Person Who Was Paid Number Street City State	Zip Code Sayment, if Not You Zip Code	Attorney's Fee - 350.00		payment

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Debtor 1		D	Hall	Case nun	nber (if known)	
	First Name	Middle Name	Last Name			
he	thin 1 year before you filed Ip you deal with your credi not include any payment or	itors or to make paym	ents to your creditors?	on your behalf pay	or transfer any property to	anyone who promised to
∠	No Yes. Fill in the details.					
_	•		Description and value transferred	of any property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City Ctata	7in Codo				
	City State	Zip Code				
Ind	e ordinary course of your belude both outright transfers d transfers that you have alre No Yes. Fill in the details.	and transfers made as s	security (such as the granting	of a security intere	st or mortgage on your prope	rty). Do not include gifts
L	res. Fill in the details.					
			Description and value transferred	p	Describe any property or ayments received or debts n exchange	paid transfer was made
	Person Who Received Trans	nsfer				
	Number Street					
	City State Person's relationship to yo	Zip Code ou				
	Person Who Received Trans	nsfer				
	Number Street					
	City State Person's relationship to yo	Zip Code ou				
be	thin 10 years before you fil neficiary? nese are often called asset-pr		d you transfer any property	to a self-settled	trust or similar device of wh	nich you are a
<u> </u>	No Yes. Fill in the details.					
L	Tres. Fill III the details.		Description and value	e of the property t	ransferred	Date transfer was made
	Name of trust					

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D Hall Debtor 1 Keara Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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D Hall Debtor 1 Keara Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code

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Deb	tor 1			D	Н		Case	e number <i>(it</i>	known)		
		First Name		Middle Name	La	ast Name					
26.	Hav	e you been a party No	y in any judic	ial or administ	rative proce	eding under	any environmen	tal law? In	clude settler	nents and ord	ers.
	Ħ	Yes. Fill in the det	ails.								
	_				Court or ag	jency		Nature o	of the case		Status of the case
		Case title									Pending
				_	Court Name						On appeal
		Case number		_	NumberStre	eet					Concluded
		•			City	State	Zip Code				_
Pari	t 11:	Give Details Ab	oout Your B	usiness or C	onnection	s to Any Bu	siness				
27.	With	nin 4 years before	you filed for l	bankruptcy, di	d you own a	business or	have any of the f	following c	onnections t	o any busines	s?
		A member of A partner in a An officer, di	f a limited liab a partnership rector, or mai	ility company (LLC) or limit	ed liability pa	activity, either furthership (LLP)	ull-time or p	part-time		
				_							
	\mathbf{Y}	No. None of the a				6 l. l.					
	Ш	Yes. Check all that	at apply abov	e and fill in the							
					Desc	ribe the natu	re of the busine	ss			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street			— L	- of			Dates busi	ness existed	
		City	State	Zip Code		e oi account	ant or bookkeep	6 1	From	То	
					Desc	ribe the natu	re of the busine	SS			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street							Dates busi	ness existed	
					Name	e of accounta	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Desc	ribe the natu	re of the busine	ss			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street					ant on booking		Dates busi	ness existed	
		City	State	Zip Code	Name	e of account	ant or bookkeep	er'	From	To	
											_

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Deb	tor 1 Keara		D	Hall	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or o		r bankruptcy, did y	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
	✓ No Yes. Fill in	the details below.			
				Date issued	
	Name			MM/DD/YYYY	-
	INAITIE				
	Number	Street		_	
	City	State	Zip Code		
	City	State	Zip Code		
Part	Sign Bel	low			
t	true and correc	t. I understand tha	t making a false sta	atement, concealing prop	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	~	/s/ Keara Hall	4		· · · · · · · · · · · · · · · · · · ·
		Signature of Debto	rı		Signature of Debtor 2
		Date 3/5/2018			Date
ı	Did you attach a	additional pages to	Your Statement of	f Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
ı	√ No				
i	Yes				
ı	Did you pay or a	agree to pay some	ne who is not an a	ttorney to help you fill out	bankruptcy forms?
[✓ No				
	Yes. Name o	of person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distric	ct of Illinois	
In re	Keara D Hall		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
			N OF ATTORNEY FO	
1	 Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf 	year before the filing of the p	petition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to ac	ccept		\$3,200.00
	Prior to the filing of this statement II	nave received		\$350.00
	Balance Due			\$2,850.00
2	. The source of the compensation paid	d to me was:		
	Debtor	Other (specify)		
3	. The source of the compensation paid	d to me is:		
	✓ Debtor	Other (specify)		
4	I have not agreed to share the abmembers and associates of my l		with any other person unless they	<i>i</i> are
		v firm. A copy of the agreeme	h a other person or persons who a nt, together with a list of the name	
5	In return for the above-disclosed fee a. Analysis of the debtor's finanbankruptcy;	-	service for all aspects of the bankr advice to the debtor in determining	•
	b. Preparation and filing of any	petition, schedules, statemen	nts of affairs and plan which may be	e required;
	c. Representation of the debtor	at the meeting of creditors ar	nd confirmation hearing, and any a	djourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings and	d other contested bankruptcy matte	ers;
6	. By agreement with the debtor(s), the	above-disclosed fee does no	t include the following services:	
		CERTIFICA	ATION	
	I certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any agreemen	t or arrangement for payment to m	e for representation of the
	3/5/2018		/s/ Michael Miller	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	_
ı				

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern District	of Illinois		
In re	Keara D Hall		Case No.		
_	Debtor			(If known)	
			Chapter	Chapter 13	
	DISCLOSURE OF O	COMPENSATION	OF ATTORNEY FO	OR DEBTOR	
	Pursuant to 11 U.S.C. § 329(a) and Fe compensation paid to me within one yrendered or to be rendered on behalf of	year before the filing of the pet	ition in bankruptcy, or agreed to	be paid to me, for services	
	For legal services, I have agreed to according	cept		\$3,200.00	
	Prior to the filing of this statement I ha	ave received		\$350.00	
	Balance Due			\$2,850.00	
2.	The source of the compensation paid	to me was:			
	Debtor	Other (specify)			
3.	The source of the compensation paid	to me is:			
	Debtor	Other (specify)			
4.	I have not agreed to share the abomembers and associates of my la	ove-disclosed compensation www.wfirm.	vith any other person unless they	' are	
ļ	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.				
5.	5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	 a. Analysis of the debtor's finance bankruptcy; 	ial situation, and rendering ad	vice to the debtor in determining	whether to file a petition in	
	b. Preparation and filing of any p	etition, schedules, statements	of affairs and plan which may be	e required;	
	c. Representation of the debtor a	at the meeting of creditors and	confirmation hearing, and any ac	djourned hearings thereof;	
	d. Representation of the debtor in	n adversary proceedings and c	ther contested bankruptcy matte	ers;	
6.	By agreement with the debtor(s), the a	above-disclosed fee does not in	nclude the following services:		
		CERTIFICATI	ION		
	certify that the foregoing is a complete or(s) in this bankruptcy proceedings.	statement of any agreement of	or arrangement for payment to me	e for representation of the	
	3/2/2018		/s/ Michael Miller		
	Date		Signature of Attorney		
			Semrad Law Firm		
	-		Name of law firm		
1					





UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

В. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- KH
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$3,200.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$2,850.00; and \$77.00 for expenses, leaving a balance due of \$3,237.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/2/2018		
Signed:	1/0 /1 (1-11		
/s/ Kear	ra Hall KOOK M HOW		
		/s/ Michael Miller	ē.
Debtor(s)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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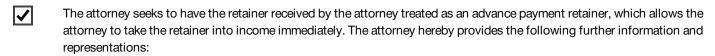
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$3,200.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$2,850.00; and \$77.00 for expenses, leaving a balance due of \$3,237.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/5/2018	
Signed	:	
/s/ Kear	ra Hall	
		/s/ Michael Miller
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Hall, Keara D	Case No	
Debtor(s)			
		Chapter.	Chapter13
	VERIFICA	TION OF CREDITOR MAT	ΓRIX
Tr knowledge	ne above named Debtors hereby verify the.	nat the attached list of creditors is to	rue and correct to the best of their
Date:	3/5/2018	/s/ Hall, Keara D Hall, Keara D Signature of De	

UNIV OF IOWA COMM CU 825 MORMON TREK BLVD IOWA CITY, IA, 52246

AFNI, INC. PO Box 3517 Bloomington, IL, 61702

MBB 1550 N NORTWEST HWY STE 403 PARK RIDGE, IL, 60068

MERCHANTS CREDIT GUIDE 223 W JACKSON BLVD # 700 Chicago, IL, 60606

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

AT&T (Cable/Cellular) 208 S. Akard Tornado, WV, 25202

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Debtor 1 Keara First Name	D Hall Middle Name Last N	Case number (if know)	n)	
	estions for Reporting Purposes	ane		
16. What kind of debts do you have?	"incurred by an individual print No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily bus money for a business or investing No. Go to line 16c. Yes. Go to line 17.	nsumer debts? Consumer debts are of marily for a personal, family, or houseld siness debts? Business debts are debts are debts are debts are debts. The operation of the we that are not consumer debts or business.	nold purpose." Its that you incurred to obtain business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that funds No.	7. Go to line 18. Do you estimate that after any exempt pros will be available to distribute to unsecure		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below	I have examined this petition, and I	declare under penalty of periuny that	the information provided is true and	
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or			
	both. 18 U.S.C. §§ 152, 1341, 1519	1100		
	/s/ Keara Hall Signature of Debtor 1	Signature of	Debtor 2	
	Executed on 3/2/2018 MM / DD / Y	Executed o		

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Fill in this information to identify your case:						
Debtor 1	Keara	D	Hall			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
Case number (If known)			(State)			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	1: Sign Below				
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
	☑ No				
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and			
×	/s/ Keara Hall Signature of Debtor 1	Signature of Debtor 2			
	Date 3/2/2018 MM/DD/YYYY	Date			

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Debtor 1	1 Keara	D	Hall	Case number (if known)		
	First Name	Middle Name	Last Name			
	creditors, or other parties.					
Ľ	No Yes. Fill in the details be	elow.				
			Date issued			
	Name		MM/DD/YYYY			
	Name		WWW.DD/TTT			
	Number Street) l = 1				
	-		_			
	City Sta	te Zip Code				
Part 12:	Sign Below					
true	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	/s/ Keara		- 100 W	*		
	Signature of	Debtor 1		Signature of Debtor 2		
	Date 3/2/20	018		Date		
Did	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
	No					
	Yes					
Did y	you pay or agree to pay s	someone who is not an a	ttorney to help you fill	out bankruptcy forms?		
V	No					
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).		

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Hall, Keara D Debtor(s)	Case No		
		Chapter.	Chapter1	3
	VERIFICATION	ON OF CREDITOR MATE	RIX	
The nowledge.	above named Debtors hereby verify that the	ne attached list of creditors is true	e and correct to	the best of their

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Debt	or 1 Keara First Name	D Middle Name	Hall Last Name	Case number (if known)	
16.	Calculate the median f	amily income that applies to y	ou. Follow these ste	eps:	
	16a. Fill in the state in wi	hich you live.	Illinois	_	
	16b. Fill in the number of	f people in your household.	3	_	
		mily income for your state and size			\$78,559.00
	household using the link specit	fied in the separate instructions for		ind a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	
17.	How do the lines comp				
				nis form, check box 1, <i>Disposable income is not determined ation of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325		Calculation of Disp	theck box 2, <i>Disposable income is determined under 11</i> cosable Income (Official Form 122C-2). On line 39 of that	
Part	Calculate Your C	ommitment Period Under	11 U.S.C. §1325	(b)(4)	
18.	Copy your total average	e monthly income from line 11	•		\$1,444.84
19.				e is not filing with you, and you contend that calculating the of your spouse's income, copy the amount from line 13.	
	19a. If the marital adjustr	ment does not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b. Subtract line 19a	from line 18.			\$1,444.84
20.	Calculate your current	monthly income for the year. I	Follow these steps:		-
	20a. Copy line 19b.				\$1,444.84
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your co	urrent monthly income for the year	ar for this part of the	form.	\$17,338.08
	20c. Copy the median fa	mily income for your state and si	ze of household fro	m line 16c.	\$78,559.00
21.	How do the lines comp	are?			
		n line 20c. Unless otherwise order is 3 years. Go to Part 4.	red by the court, on	the top of page 1 of this form, check box 3, The	
		an or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	nerwise ordered by t	he court, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	By signing here I de	solare under penalty of periusy tha	t the information on	this statement and in any attachments is true and correct.	
	by signing noic, i do	Marke direct periary or perjury tha	the information on	this statement and in any attachments is the and concest.	
	/s/ Keara Hal	11 1 11 11 11 11		Signature of Debtor 2	
				and Control of the Co	
	Date 3/2/2018 MM/DD/Y			Date MM/DD/YYYY	
		do NOT fill out or file Form 122C fill out Form 122C-2 and file it w		e 39 of that form, copy your current monthly income from line	∍14